

## SBI LONG TERM EQUITY FUND

### Analysis Report

#### Basic Fund & Scheme Details

Inception Date	31-03-1993
AUM (In Crs) as at 30th April 2024	25738.36
Plan Type	Regular, Direct
Asset Class	Equity
Scheme Type - Market Cap	Mid-Cap
Benchmark:	Nifty Midcap 150-TRI
Expense Ratio:	1.61%
Entry Load:	Nil
Exit Load:	Nil
Fund Manager(s):	Dinesh Balachandran

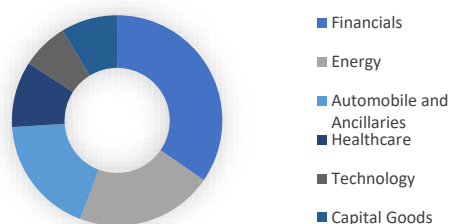
#### Investment Policy

To deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

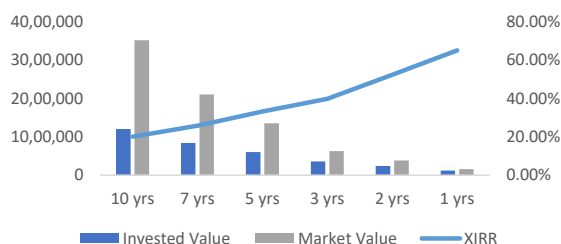
#### Top 10 Stock Holding By the fund

GE T&D India Ltd.	5.28
HDFC Bank Ltd.	5.00
Mahindra & Mahindra Ltd.	3.80
ICICI Bank Ltd.	3.46
Bharti Airtel Ltd.	3.12
State Bank Of India	3.08
Torrent Power Ltd.	3.01
Reliance Industries Ltd.	2.97
GAIL (India) Ltd.	2.71
Oil & Natural Gas Corporation Ltd.	2.66

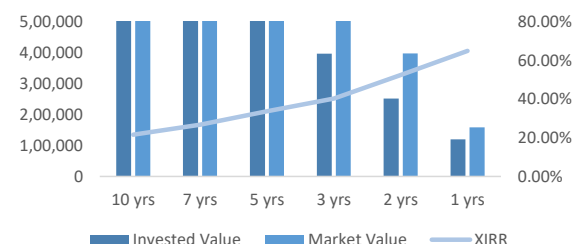
#### Top Sector holding by the fund



#### SIP Performance Chart



#### 10% Set Up SIP Performance Chart



#### Fund Overall view

The fund has performed exceptionally well over its benchmark and category. Even though the risk is higher but the returns are superior for similar risk in benchmark and index. The fund is managed by Dinesh Balachandran.

## Return Analysis

Particulars	CAGR			
	1 Year	2 Year	3 Year	4 Year
SBI LONG TERM EQUITY FUND	57.01%	43.12%	29.10%	34.68%
Nifty Midcap 50 - TRI	55.17%	40.16%	28.03%	38.42%
BSE Sensex	38.26%	28.76%	20.86%	27.94%

### Value of 1000000 Invested - Lumpsum

SBI LONG TERM EQUITY FUND	1,57,000	2,04,833	2,15,169	3,29,013
Nifty Midcap 50 - TRI	1,55,170	1,96,448	2,09,863	3,67,109
BSE Sensex	1,38,260	1,65,791	1,76,542	2,67,932

### Value of 10000 Invested Monthly - SIP

SBI LONG TERM EQUITY FUND	1,58,778	3,82,478	6,28,109	9,48,669
Nifty Midcap 50 - TRI	1,52,590	3,61,853	5,82,355	9,25,108
BSE Sensex	1,34,608	2,91,703	4,56,834	6,81,489

### Value of 10000 Invested - 10% Set Up SIP

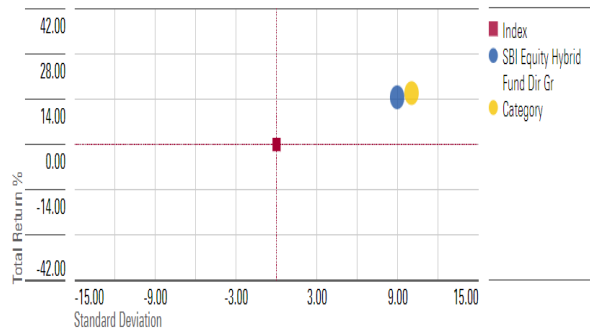
SBI LONG TERM EQUITY FUND	1,58,778	3,98,356	6,83,822	10,88,716
Nifty Midcap 50 - TRI	1,54,954	3,91,141	6,70,263	10,76,721
BSE Sensex	1,40,207	3,20,450	5,29,802	8,08,565

The CAGR returns of lumpsum investment in the fund is 57.01%, 43.12%, 29.10%, 34.68% for 1 year, 2 year, 3 year, 4 years respectively. The XIRR return on SIP Investment in the fund with same tenure is 33.21%, 39.71%, 52.28%, 65%. The fund consistently delivered the return superior then its benchmark nifty midcap 150 and bse sensex index.

## Risk Analysis

	Mean I	Std Dev (%)	Sharpe (%)	Sortino (%)	Beta (%)	Alpha (%)
SBI Long Term Equity Fund	26.23	13.36	1.56	2.59	0.95	7.76
S&P BSE 150 Midcap TRI	19.16	13.21	1.04	1.9	--	--
Category Average	20.19	12.85	1.15	2.06	0.91	2.29

The fund has been delivered annualized average monthly return of 26.23% which is more than 7% of the benchmark. Further the fund has standard deviation of 13.36% which is slightly higher than the benchmark 13.21%. The fund is generating superior return over the same unit of risk as a benchmark hence fund has higher sharpe ratio and sortino ratio. The fund has generated risk adjusted alpha close to 7.76%. The fund has been categorized as very high risk aka above average risk.



## Portfolio Analysis

Metrics	Fund	Category	Index
Price/Earnings	16.40	18.72	17.93
Price/Book	3.24	3.61	3.36
Price/Sales	1.70	2.38	2.35
Price/Cashflows	11.42	15.64	15.10
Dividend Yield %	1.42	1.10	1.41
Book value growth	9.79	10.48	8.95

Sectors	Fund	Category
Basic Material	7.21%	7.21%
Consumer cyclical	11.29%	13.12%
Financial Services	26.75%	30.78%
Real Estate	0.76%	1.12%
Communication Services	3.45%	4.01%
Energy	10.01%	5.75%
Industrial	16.64%	11.85%
Technology	6.92%	8.23%
Consumer Defensive	2.8%	5.81%
Healthcare	7.86%	7.61%
Utilities	6.33%	4.51%

Major Portfolio Movment in last flow quarter	Addition %	Deletion %
GE T&D India Ltd.	147.71	-
HDFC Bank Ltd.	79.63	-
Mahindra & Mahindra Ltd.	64.61	-
ICICI Bank Ltd.	56.25	-
Bharti Airtel Ltd.	36.07	-
State Bank of India	25.81	-
Torrent Power Ltd.	16.96	-
Reliance Industries Ltd.	10.45	-
GE T&D India Ltd.	-	-72.69
HDFC Bank Ltd.	-	-27.34
Mahindra & Mahindra Ltd.	-	-17.34
ICICI Bank Ltd.	-	-8.43
Bharti Airtel Ltd.	-	-1.33

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